

**Caption in Compliance with D.N.J. LBR-9004-1**

KML Law Group, P.C.  
By: Brian C. Nicholas, Esquire  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-2363  
Attorneys for Secured Creditor: New Jersey  
Housing and Mortgage Finance Agency

In Re:  
Charlene Knight-Watts  
Debtor

Case No: 22-10975 ABA

Chapter: 13

Judge: Andrew B. Altenburg Jr.

**CERTIFICATION OF SERVICE**

1. I, Thomas Diruscio:

☐ Represent the \_\_\_\_\_ in the above-captioned matter.

☒ am the secretary/paralegal for Brian C. Nicholas, Esquire, who represents the Secured Creditor in the above captioned matter.

☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On 11/22/2022, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

- Certification of Default
- Proposed Order
- Exhibits
- Certification of Service

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: 11/22/2022

/S/ Thomas Diruscio

Name and Address of Party Served	Relation of Party to the Case	Mode of Service
Charlene Knight-Watts 12 Blue Ridge Road Voorhees, NJ 08043	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
MARK W. FORD PO Box 110 4 1/2 North Broadway Gloucester City, NJ 08030	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Isabel C. Balboa Esq. Chapter 13 Standing Trustee Cherry Tree Corporate Center - 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)